

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-28348-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Romain M. Raina  
283 South Main Street  
Barnegat, NJ 08005

Katia Raina  
283 South Main Street  
Barnegat, NJ 08005

Social Security No.:

xxx-xx-9926

xxx-xx-4594

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: November 20, 2017

JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Romain M. Raina  
 Katia Raina  
 Debtors

Case No. 17-28348-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: finmgtc

Page 1 of 1  
 Total Noticed: 4

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db                    #+Romain M. Raina,    283 South Main Street,    Barnegat, NJ 08005-2301  
 jdb                   +Katia Raina,    283 South Main Street,    Barnegat, NJ 08005-2301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg                   E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2017 23:41:24    U.S. Attorney,    970 Broad St.,  
                           Room 502,    Rodino Federal Bldg.,    Newark, NJ    07102-2534

smg                   +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 20 2017 23:41:22    United States Trustee,  
                           Office of the United States Trustee,    1085 Raymond Blvd.,    One Newark Center,    Suite 2100,  
                           Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

Albert Russo   docs@russotrustee.com  
 Denise E. Carlson   on behalf of Creditor   The Bank of New York Mellon f/k/a The Bank of New York  
                           as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ Revolving  
                           Home Equity Loan Trust, Series 2005-D dcarlon@kmlawgroup.com,   bkggroup@kmlawgroup.com  
 Denise E. Carlson   on behalf of Creditor   M&T BANK dcarlon@kmlawgroup.com,  
                           bkggroup@kmlawgroup.com  
 Eugene D. Roth   on behalf of Joint Debtor Katia Raina erotheresq@gmail.com  
 Eugene D. Roth   on behalf of Debtor Romain M. Raina erotheresq@gmail.com  
 Rebecca Ann Solarz   on behalf of Creditor   The Bank of New York Mellon f/k/a The Bank of New  
                           York as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ  
                           Revolving Home Equity Loan Trust, Series 2005-D rsolarz@kmlawgroup.com  
 U.S. Trustee   USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7